

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

In re:	§	CHAPTER 13
Judy Michelle Foster,	§	
	§	CASE NO. 12-74591-MGD
Debtor.	§	

Judy Michelle Foster,	§	
	§	
Movant,	§	
v.	§	CONTESTED MATTER
	§	
Homeward Residential, Inc. on behalf of	§	
U.S. Bank National Association, as	§	
Trustee for TBW Mortgage-Backed Trust	§	
Series 2006-5, Mortgage Pass-Through	§	
Certificates, Series 2006-5,	§	
	§	
Respondent.	§	

**RESPONSE TO OBJECTION TO CLAIM NO. 2-1 FILED BY HOMEWARD
RESIDENTIAL, INC., ON BEHALF OF U.S. BANK NATIONAL ASSOCIATION, AS
TRUSTEE FOR TBW MORTGAGE-BACKED TRUST SERIES 2006-5, MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2006-5**

COMES NOW, Homeward Residential, Inc., on behalf of U.S. Bank National Association, as Trustee for TBW Mortgage-Backed Trust Series 2006-5, Mortgage Pass-Through Certificates, Series 2006-5 ("U.S. Bank"), and responds to the Debtor's Objection to claim as follows:

The proof of claim filed by Homeward Residential, Inc. is a true and accurate reflection of the sums owed by the Debtors to U.S. Bank.

Accordingly, Homeward Residential, Inc. on behalf of U.S. Bank National Association, as Trustee for TBW Mortgage-Backed Trust Series 2006-5, Mortgage Pass-Through Certificates, Series 2006-5 respectfully moves this Court to deny the objection.

This the 21 day of December, 2012.

_____/s/_____
Richard B. Maner, GA Bar No. 486588
Attorney for Respondent
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Atlanta, GA 30328
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CERTIFICATE OF SERVICE

This is to certify that I have served a copy of Movant's **RESPONSE TO OBJECTION TO CLAIM NO. 2-1** electronically. Those not served electronically have been served by depositing same in the United States Mail in a properly addressed envelope to each with adequate postage thereon as follows:

Judy Michelle Foster
226 Penny Lane
McDonough, GA 30253

Latrice L. Latin
The Latin Law Group, LLC
1425 Market Boulevard, Suite 330-237
Roswell, GA 30076

Mary Ida Townson
Chapter 13 Trustee
191 Peachtree Street NE
Suite 2200
Atlanta, GA 30303

This the 21-Dec-12.

_____/s/_____
Richard B. Maner, GBN 486588
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